

<i>SERFF Tracking Number:</i>	<i>KCLF-126415052</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kansas City Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44599</i>
<i>Company Tracking Number:</i>	<i>M650</i>		
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>M650</i>		
<i>Project Name/Number:</i>	<i>M650/M650</i>		

Filing at a Glance

Company: Kansas City Life Insurance Company

Product Name: M650

SERFF Tr Num: KCLF-126415052 State: Arkansas

TOI: A05I Individual Annuities- Immediate Non-Variable

SERFF Status: Closed-Approved-Closed State Tr Num: 44599

Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Co Tr Num: M650

State Status: Approved-Closed

Filing Type: Form

Author: Jason Ankenman

Reviewer(s): Linda Bird

Date Submitted: 01/15/2010

Disposition Date: 01/19/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: M650

Project Number: M650

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/19/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 12/14/2009

Domicile Status Comments: Approved

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/19/2010

Created By: Jason Ankenman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jason Ankenman

Filing Description:

RE: Kansas City Life Insurance Company

NAIC: 65129-588

FEIN: 44-0308260

Form Number: M650 (Medicaid Single Premium Immediate Annuity Endorsement)

Dear Sir or Madam:

SERFF Tracking Number: KCLF-126415052 State: Arkansas
 Filing Company: Kansas City Life Insurance Company State Tracking Number: 44599
 Company Tracking Number: M650
 TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable
 Variable
 Product Name: M650
 Project Name/Number: M650/M650

Enclosed for your review and approval is the above referenced form. This form is new and will not replace or supersede any forms previously approved by your Department.

Form Number M650 will be used with our policy J134, Single Premium Immediate Annuity, which was approved by your Department on 10/30/1992. The Endorsement will be attached to the J134 policy when the owner wishes to preserve Medicaid eligibility.

If you have any questions, please contact me at 800-821-6164 ext. 8706. My fax number is 816-753-3018 and my email address is jankenman@kclife.com.

Company and Contact

Filing Contact Information

Jason Ankenman, Variable Compliance jankenman@kclife.com
 Coordinator
 P O Box 219139 800-821-6164 [Phone] 8706 [Ext]
 Kansas City , MO 64121 816-753-3018 [FAX]

Filing Company Information

Kansas City Life Insurance Company CoCode: 65129 State of Domicile: Missouri
 P O Box 219139 Group Code: 588 Company Type: Life
 Kansas City, MO 64121-9139 Group Name: State ID Number:
 (800) 821-5529 ext. [Phone] FEIN Number: 44-0308260

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Kansas City Life Insurance Company	\$50.00	01/15/2010	33566255

SERFF Tracking Number:	KCLF-126415052	State:	Arkansas
Filing Company:	Kansas City Life Insurance Company	State Tracking Number:	44599
Company Tracking Number:	M650		
TOI:	A05I Individual Annuities- Immediate Non-Variable	Sub-TOI:	A05I.000 Annuities - Immediate Non-variable
Product Name:	M650		
Project Name/Number:	M650/M650		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/19/2010	01/19/2010

<i>SERFF Tracking Number:</i>	<i>KCLF-126415052</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kansas City Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44599</i>
<i>Company Tracking Number:</i>	<i>M650</i>		
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>M650</i>		
<i>Project Name/Number:</i>	<i>M650/M650</i>		

Disposition

Disposition Date: 01/19/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>KCLF-126415052</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Kansas City Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44599</i>
<i>Company Tracking Number:</i>	<i>M650</i>		
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>M650</i>		
<i>Project Name/Number:</i>	<i>M650/M650</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Medicaid Single Premium Immediate Annuity Endorsement		Yes

SERFF Tracking Number: KCLF-126415052 State: Arkansas

Filing Company: Kansas City Life Insurance Company State Tracking Number: 44599

Company Tracking Number: M650

TOI: A05I Individual Annuities- Immediate Non- Variable Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Product Name: M650

Project Name/Number: M650/M650

Form Schedule

Lead Form Number: M650

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	M650	Policy/Cont Medicaid Single ract/Fratern Premium Immediate al Annuity Endorsement Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	Medicaid SPIA Endorsement. pdf



Medicaid Single Premium Immediate Annuity Endorsement

This endorsement forms a part of the policy to which it is attached.

The policy is hereby amended as follows:

In compliance with applicable laws and regulations governing treatment of annuities in determining Medicaid eligibility, the policy, including any payments due under the policy, is non-transferrable, non-assignable, non-commutable, non-surrenderable, totally and permanently irrevocable, and has no cash surrender value.

Designation of the State as a remainder beneficiary or other beneficiary of the policy is irrevocable.

In all other respects, the terms, conditions and provisions of the policy will remain the same.

Signed for Kansas City Life Insurance Company, a stock company, at its Home Office, 3520 Broadway, PO Box 219139, Kansas City, MO 64121-9139.

Secretary

President

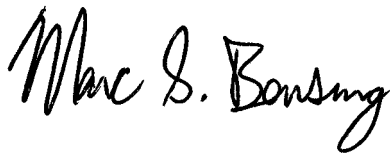
SERFF Tracking Number:	KCLF-126415052	State:	Arkansas
Filing Company:	Kansas City Life Insurance Company	State Tracking Number:	44599
Company Tracking Number:	M650		
TOI:	A05I Individual Annuities- Immediate Non-Variable	Sub-TOI:	A05I.000 Annuities - Immediate Non-variable
Product Name:	M650		
Project Name/Number:	M650/M650		

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification Comments: Attachment: Readability Certification.pdf		
Satisfied - Item: Application Comments: Application A137-G, which was approved by your department on 4/14/1999, will be used when issuing Form J134 with the M650 Endorsement.		
Bypassed - Item: Life & Annuity - Acturial Memo Bypass Reason: NA Comments:		

READABILITY CERTIFICATION

Form	Flesch Score
M650 with J134	51.4



Name: Marc S. Bensing

Title: Assistant Vice President

Company: Kansas City Life Insurance Company

Date: December 16, 2009